

Claims

1. (Currently Amended) A method comprising:
~~registering a user with a first web site;~~
a billing service providing a first billing data ~~for use to register the user with~~
~~said first web site, and for exclusive use by athe user to conduct subsequent~~
~~transactions with said a first web site; and~~
~~registering the user with a second web site; and~~
the billing service providing a second billing data, separate and distinct from
the first billing data, for exclusive use ~~to register by~~ said user ~~with said second web~~
~~site, and for use to conduct subsequent transactions with said second web site.~~
2. (Currently Amended) The method of claim 1, wherein the billing
service providing ~~the first billing data is provided to the user in advance of said the~~
user registering with said first web site.
3. (Currently Amended) The method of claim 1, wherein the billing
service providing ~~the first billing data is provided to the user in real time during said~~
while the user registering with ~~the corresponding~~ said first web site.
4. (Original) The method of claim 1, wherein the first billing data
comprises a first credit card identifier, and the second billing data comprises a
second credit card identifier, separate and distinct from said first credit card
identifier.

5. (Cancelled)

6. (Currently Amended) The method of claim 1, wherein
~~wherein~~ the first billing data corresponds to a selected one of an advance
debit charge, a real-time credit charge, or a post-transaction invoicing arrangement,
and

the second billing data corresponds to a selected one of an advance debit
charge, a real-time credit charge, or a post-transaction invoicing arrangement, said
second billing data separate and distinct from said first billing data.

7. (Currently Amended) The method of claim 1, wherein further
~~comprising:~~

said first web site requiring a first payment format;

the user paying for a transaction with said first web site according to said first
payment format; and

the method further comprises the billing service billing the user according to a
private billing data different from said first billing data.

8. (Currently Amended) The method of claim 1, wherein further
~~comprising:~~

said first web site requiring a first payment format; and

the method further comprises the billing service determining at least one user
billing format for the user; and

~~the billing service~~ converting, on behalf of the user, between said first
payment format said at least one user billing format.

9. (Currently Amended) The method of claim 18, further comprising: wherein
~~submitting said first billing data to said first web site;~~
the user conducting transactions with the first web site comprises the user selecting purchasing a product to purchase from the first web site, and a computing device submitting said first billing data to said first web site to complete said purchase; and
the method further comprises the billing service receiving a charge against said firsts billing data; and
~~— billing the user according to said selected billing format.~~

10. (Previously Amended) The method of claim 1, further comprising:
the billing service obtaining said first billing data from a financial institution.

11. (Currently Amended) The method of claim 1, wherein the billing service providing said first and second billing data comprises:
the billing service selecting said first and second billing data from a plurality of distinct billing data provided to said ~~computing device~~ billing service.

12. (Currently Amended) The method of claim 11, the method further comprising:
the billing service contacting a financial institution to obtain the plurality of distinct billing data from the financial institution; and
the billing service receiving the plurality of distinct billing data from the financial institution.

13. (Previously Amended) The method of claim 1, further comprising:
the billing service obtaining in real time at least one of said first and second
billing data from a bank.

14. (Currently Amended) The method of claim 1, further comprising:
the billing service pre-obtaining said first billing data from a bank; and
during a first transaction with said first web site, the ~~computing device~~billing
service providing-obtaining said first billing data in real time from the billing service.

15. (Currently Amended) The method of claim 14, further comprising:
the billing service receiving a plurality of billing data from the bank; and
the billing service selecting said first billing data from said plurality of billing
data.

16. (Currently Amended) The method of claim 14, wherein said obtaining
by the billing service of said first billing data is performed by the billing service during
the transaction with said first web site.

17. (Currently Amended) The method of claim 1, further comprising:
~~notifying the billing service~~ receiving a notification of usage of said first billing
data with said first web site;
wherein said notifying allows the billing service to confirm charges to said first
billing data ~~originate from~~ by said first web site.

18. (Currently Amended) The method of claim 17, ~~further comprising:~~

——wherein said notifying of the billing service occurs substantially with providing of said first billing data to said first web site.

19. (Currently Amended) The method of claim 17, ~~further comprising:~~
——wherein said notifying of the billing service occurs after providing of said first billing data to said first web site.

20. (Currently Amended) The method of claim 1, further comprising:
the billing service receiving charges to said first and second billing data; and
the billing service organizing said received charges based at least in part on whether the charges are applied to the first or the second billing data.

21. (Currently Amended) The method of claim 20, wherein said organizing is based on whether a charge to first billing data is received from the first web site ~~to which said first billing data was provided.~~

22. (Currently Amended) The method of claim 21, further comprising:
the billing service disputing all charges to said first billing data not received from the first web site ~~to which said first billing data was provided.~~

23. (Currently Amended) The method of claim 22, ~~further comprising:~~
——wherein the billing service performing said disputing is performed in response to an instruction of the user.

24. (Currently Amended) The method of claim 23, further comprising:

for disputable charges, the billing service providing a user interface having a control for each of said disputable charges; and

~~wherein the billing service issuing said instructions of the user responsive to a single press of the control issues said instruction of the user.~~

25. (Currently Amended) The method of claim 1, wherein the first web site is a selected one of a content provider, a service provider and an access provider.

26. (Currently Amended) A method ~~comprising~~ for a user to provide substitute billing data in lieu of personal billing data ~~for the user~~, comprising:

an electronic device obtaining distinct credit card numbers from a billing service for use by the user as a substitute for said personal billing data;

the electronic device selecting a first of said credit card numbers to facilitate conduct of multiple purchasing transactions with a first business; and

the electronic device selecting a second of said credit card numbers to facilitate conduct of multiple purchasing transactions with a second business.

27. (Currently Amended) The method of claim 26, wherein the electronic device is a portable digital assistant, said method further comprising:

the electronic device disposing said distinct credit card numbers in a memory within the electronic device;

the electronic device identifying a connection attempt to a particular business;

the electronic device looking for a selected credit card number for the particular business; and

if found, the electronic device displaying the selected credit card number for the particular business.

28. (Currently Amended) The method of claim 27, where further comprising:

if no selected credit card number for the particular business is not found, the electronic device then selecting a third credit card number from said distinct credit card numbers to facilitate conduct of purchasing transactions with the particular business; and

the electronic device automatically ~~convey~~connecting to the billing service of said selection of said ~~third~~selected credit card number to conduct purchase transactions with the particular business.

29. (Previously Amended) The method of claim 26, wherein the method further comprises:

the electronic device notifying the billing service of said selection of said first and second distinct credit card numbers to facilitate multiple purchasing transactions with said first and second businesses respectively.

30. (Previously Amended) A method comprising:

a billing service registering a user; and

the billing service providing at least a first and a second billing data, that are separate and distinct, for use by the user as substitutes for personal billing data for subsequent purchasing transactions with a first and a second business respectively.

31. (Currently Amended) The method of claim 30, wherein said first billing data comprises:

a third billing data for use by said first business for charging the billing service for goods purchased by said user; and

a fourth billing data for use by the billing service for billing the user for charges received from said first business.

32. (Currently Amended) The method of claim 30, further comprising:
the billing service providing a plurality of distinct billing data to an electronic device; such that

the user can selecting said first and second separate and distinct billing data from said plurality of billing data; and
———associating said first and second separate and distinct billing data with said first and second businesses respectively.

33. (Cancelled) ~~The method of claim 32, wherein the electronic device is a personal digital assistant (PDA), said method further comprising:~~
~~———disposing said distinct billing data in a memory within the electronic device;~~
~~———identifying a connection attempt to a particular business;~~
~~———looking for selected billing data for the particular business; and~~
~~———if found, displaying the selected billing data.~~

34. (Cancelled) ~~The method of claim 33, wherein the method further comprises:~~
~~———the PDA automatically connecting to the billing service and informing it of said selection of said first and second distinct billing data.~~

35. (Currently Amended) The method of claim 30, further comprising:

the billing service providing in real time said first and second billing data to an electronic device used by the user;

wherein the electronic device is operable to purchase goods from said first and second businesses.

36. (Previously Amended) The method of claim 30, further comprising:
the billing service receiving notification of usage of said first and second billing data with said first and second businesses from an electronic device used by the user.

37. (Previously Amended) The method of claim 36, wherein said receiving notification comprises receiving a charge against one of said first and second billing data by a corresponding one of said first and second businesses.

38. (Currently Amended) A method comprising:
a billing service receiving purchase charges against substitute billing data associated with a user, said substitute billing data substituting for personal billing data of the user; and

the billing service grouping said received charges according each business submitting said charges;

wherein for purchases with said each business by the user, said each business is uniquely associated with a different substitute billing data of the user.

39. (Currently Amended) The method of claim 38, further comprising:

the billing service disputing on behalf of the user, charges against said substitute billing data if said received charges are not received from the business uniquely associated with said substitute billing data.

40. (Currently Amended) The method of claim 38, further comprising:
the billing service highlighting for the user charges against said substitute billing data if said received charges are not received from the business uniquely associated with said substitute billing data.

41. (Currently Amended) The method of claim 40, further comprising:
the billing service asking the user whether to dispute a highlighted charge;
and
the billing service disputing the highlighted charge in accordance with an answer to said asking.

42. (Currently Amended) The method of claim 41, further comprising:
the billing service providing the user with an end user interface feature to provide said answer with a single press of a control button.

43. (Currently Amended) An apparatus comprising:
a storage medium having stored therein a plurality of programming instructions designed to enable the apparatus, when the programming instructions are executed ~~on behalf of a user,~~ to
~~register the user with a first web site and~~ provide a first billing data as substitute for personal billing data of the user, for ~~said registering and subsequent~~ transactions with said first web site, and

~~register the user with a second web site and provide a second billing data as substitute for personal billing data of the user, for said registering and subsequent transactions with said second web site, said second billing data separate and distinct from the first billing data; and~~

a processor coupled to the storage medium to execute the plurality of programming instructions.

44. (Currently Amended) The apparatus of claim 43, wherein the programming instructions, when executed by said processor, ~~include further instructions to enable the apparatus to:~~

provide the first billing data to the user for registering with said first web site.

45. (Currently Amended) The apparatus of claim 43, wherein the programming instructions, when executed by said processor, ~~include further instructions to enable the apparatus to:~~

provide the first billing data to said first web site during registration therewith.

46. (Previously Amended) The apparatus of claim 43, wherein use of said first billing data is restricted to transactions between the user and said first web site.

~~47.~~ ~~47.~~ (Currently Amended) The apparatus of claim 43, wherein the first billing data corresponds to a selected one of an advance debit charge, a real-time credit charge, and ~~a~~ post-transaction invoicing arrangement, and

the second billing data corresponds to a selected one of an advance debit charge, a real-time credit charge, and a post-transaction invoicing arrangement, said second billing data separate and distinct from said first billing data.

48. (Currently Amended) The apparatus of claim 43, wherein the programming instructions ~~include further programming instructions~~, when executed by said processor, ~~to~~ enable the apparatus to:

- determine at least one user billing format for the user; and
- register the user with a billing service, said billing service configured to convert, on behalf of the user, between said first billing data and the user billing format.

49. (Original) The apparatus of claim 43, wherein the apparatus is embedded within a host selected from a set of hosts consisting of: a computing device, an electronic card, a telephone, a personal digital assistant (PDA), a portable audio device, a portable audiovisual device, a cellular telephone, a key-chain dongle, and a transportation device.

50. (Currently Amended) The apparatus of claim 43, further comprising a user interface, wherein the programming instructions ~~include further programming instructions~~, which when executed by the processor, enable the apparatus to:

- receive a plurality of billing data from a billing service;
- provide the plurality of billing data to the user interface;
- request the user to select said first billing data from said plurality of billing data for association with said first web site; and

request the user to select said second billing data from said plurality of billing data for association with said second web site.

51. (Currently Amended) The apparatus of claim 43, further comprising:
a network interface;

wherein the programming instructions ~~include further instructions, which when~~ executed by the processor, configure the network interface to connect to a billing service.

52. (Previously Amended) The apparatus of claim 43, wherein the programming instructions, when executed by the processor, enable the apparatus to provide in real time said first billing data to an electronic device used by the user.

53. (Previously Amended) An apparatus comprising:

a storage medium having stored therein a plurality of programming instructions designed to enable the apparatus, when the programming instructions are executed, to provide at least a first and a second billing data, that are separate and distinct, for use by a user as substitutes for personal billing data when conducting purchasing transactions with a first and a second business respectively;
and

a processor coupled to the storage medium to execute the plurality of programming instructions.

54. (Currently Amended) The apparatus of claim 53, wherein said first billing data comprises:

a third billing data used by said first business for charging the billing service for goods purchased by said user; and

a fourth billing data for use by the billing service for billing the user for charges received from said first and /second businesses.

55. (Currently Amended) The apparatus of claim 53, wherein the programming instructions, when executed by said processor, ~~include further instructions to enable the apparatus to:~~

provide a plurality of distinct billing data to an electronic device;
receive a user selection of said first billing data from said plurality of billing data; and
associate said first separate and distinct billing data with said first business.

56. (Cancelled) ~~The apparatus of claim 54, wherein the electronic device includes a second processor for executing second programming instructions, which when executed by said second processor, direct the electronic device to:~~

~~—— dispose said distinct billing data in a memory within the electronic device;
—— identify a connection attempt to a particular business;
—— look for associated billing data for the particular business; and
—— display the associated billing data if found.~~

57. (Cancelled) ~~The apparatus of claim 56, wherein said second programming instructions, when executed by said second processor, include further instructions to enable the electronic device to:~~

~~—— automatically connect to the apparatus and inform it of said selection of said first billing data.~~

58. (Currently Amended) The apparatus of claim 53, wherein the programming instructions, when executed by said processor, ~~include further instructions to enable the apparatus to:~~

provide in real time said first billing data to an electronic device operable to purchase goods from said first business.

59. (Currently Amended) The apparatus of claim 53, wherein the programming instructions, when executed by said processor, ~~include further instructions to enable the apparatus to:~~

receive notification of usage of said first billing data with said first business from an electronic device used by a purchaser.

60. (Currently Amended) The method of claim 59, wherein said receiving notification comprises receiving a charge against said first billing data, the charge being made by said first business.